

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Andrew David Oyler-Esteves  
Hector Esteves-Oyler  
Debtors

Case No. 20-00952-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jun 27, 2025

User: AutoDocke  
Form ID: fnldecnd

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:

Recip ID	Recipient Name and Address
db	+ Andrew David Oyler-Esteves, 574 Race Street, Millersburg, PA 17061-1158
jdb	+ Hector Esteves-Oyler, 1835 Market Street, Ashland, PA 17921-1133
5312060	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 18:48:59	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 18:48:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5312046	+ Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 18:49:03	AMERICAN EXPRESS, 4315 S 2700 WEST, SALT LAKE CITY, UT 84184-0001
5319771	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 18:48:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5312047	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2025 18:42:00	BANK OF AMERICA, BANKRUPTCY DEPARTMENT, 4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
5312048	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 27 2025 18:42:00	BARCLAY'S BANK DE, 125 S WEST ST, WILMINGTON, DE 19801-5014
5312049	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 18:49:08	BEST BUY CREDIT SERVICES, PO BOX 790441, SAINT LOUIS, MO 63179-0441
5324288	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 27 2025 18:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5312050	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 18:49:00	CAP1/WMT, PO BOX 30258, SALT LAKE CITY, UT 84130-0258
5312052	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 18:49:04	CITI - SHELL, C/O CITI, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5312053	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 18:49:08	CITI CARDS, PO BOX 6500, SIOUX FALLS, SD 57117-6500
5312054	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 18:49:08	CITIBANK (SOUTH DAKOTA) NA, 701 EAST 60TH STREET N, SIOUX FALLS, SD 57104-0432
5312055	+ Email/Text: bankruptcydesk@colonialsavings.com	Jun 27 2025 18:42:00	COLONIAL SAVINGS, 2626 W FREEWAY, PO BOX 2988, FORT WORTH, TX 76113-2988
5312056	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2025 18:42:00	COMM OF PA DEPT OF REVENUE, BUREAU

5320621	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 18:49:03	OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5328472	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 18:49:04	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5326215	+ Email/Text: bankruptydesk@colonialsavings.com	Jun 27 2025 18:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5312068	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 27 2025 18:42:00	Colonial Savings Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
5312057	Email/Text: collecadminbankruptcy@fnni.com	Jun 27 2025 18:42:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5312836	Email/Text: collecadminbankruptcy@fnni.com	Jun 27 2025 18:42:00	FNB OMAHA, 1620 DODGE STREET, OMAHA, NE 68197
5312058	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 18:49:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
5312059	Email/Text: ELDABBASM@FREEDOMCU.ORG	Jun 27 2025 18:42:00	FORD CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5312061	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 27 2025 18:42:00	FREEDOM CREDIT UNION, CENTREPOINTE OFICE CENTER, 626 JACKSONVILLE ROAD SUITE 250, WARMINSTER, PA 18974-4862
5312051	Email/Text: info@pamd13trustee.com	Jun 27 2025 18:42:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5328178	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2025 18:42:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5312062	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2025 18:49:06	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5321180	+ Email/Text: RASEBN@raslg.com	Jun 27 2025 18:42:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5319105	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 27 2025 18:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5327936	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 18:48:59	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5312063	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 27 2025 18:48:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5314731	Email/PDF: Bankruptcy_Prod@mohela.com	Jun 27 2025 18:49:07	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
5488054	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 18:49:04	NAVIENT PC TRUST, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5488055	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 18:49:03	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5324657	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 18:49:03	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5312064	Email/Text: svfcubky@svfcu.org	Jun 27 2025 18:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5312065	+ Email/PDF: ais.sync.ebn@aisinfo.com		SUSQUEHANNA VALLEY FCU, 3850 HARTZDALE DRIVE, CAMP HILL, PA 17011-7809

District/off: 0314-1  
Date Rcvd: Jun 27, 2025

User: AutoDocke  
Form ID: fnldecnd

Page 3 of 4  
Total Noticed: 44

5312066	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 18:49:06	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
5312067	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 18:49:06	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
5312411	^ MEBN	Jun 27 2025 18:49:02	SYNCB/PPC, PO BOX 965005, ORLANDO, FL 32896-5005
5312069	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 27 2025 18:39:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5312070	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 27 2025 18:42:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
		Jun 27 2025 18:42:00	USDOE/GLELSI, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5319355	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5328783	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CU MEMBERS MORTGAGE A DIVISION OF COLONIAL SAVINGS, F.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Dorothy L Mott	on behalf of Debtor 2 Hector Esteves-Oyler DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Dorothy L Mott	on behalf of Debtor 1 Andrew David Oyler-Esteves DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com

District/off: 0314-1  
Date Rcvd: Jun 27, 2025

User: AutoDocke  
Form ID: fnldecnd

Page 4 of 4  
Total Noticed: 44

James Warmbrodt

on behalf of Creditor CU MEMBERS MORTGAGE A DIVISION OF COLONIAL SAVINGS, F.A.  
bkgroup@kmllawgroup.com

Kara Katherine Gendron

on behalf of Debtor 2 Hector Esteves-Oyler  
karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

Kara Katherine Gendron

on behalf of Debtor 1 Andrew David Oyler-Esteves  
karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT**  
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Andrew David Oyler-Esteves,  
fka Andrew David Oyler,

Chapter 13

**Debtor 1**

Case No. 1:20-bk-00952-HWV

Hector Esteves-Oyler,  
fka Hector Estevez,

**Debtor 2**

Social Security No.:

xxx-xx-6143

xxx-xx-9087

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Andrew David Oyler-Esteves and Hector Esteves-Oyler** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: June 27, 2025

fnldec (01/22)